Page 1 of 57 Document

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

2/15/16 2:15PM

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourself				
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	About Debtor 2 (Spous	ie):
Your full name				
Write the name that is on	Derek			
your government-issued picture identification (for example, your driver's	First name	First name	First name	
license or passport). Bring your picture identification to your meeting with the trustee.	Middle name	Middle name	Middle name	
	Thompson			
	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (S	
			_	
All other names you have used in the last 8 years	•			
Include your married or maiden names.				
Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3261			
	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Thompson Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Derek First name Thompson Last name and Suffix (Sr., Jr., II, III)	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Thompson Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Derek First name Thompson Last name and Suffix (Sr., Jr., II, III)	About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Thompson Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 2 (Spouse Only in a Joint Case

Entered 02/15/16 14:18:00 Page 2 of 57 Case 16-04652 Doc 1 Filed 02/15/16 Desc Main

Debtor 1 Derek Thompson

Document Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		7825 S. Langley Ave. Chicago, IL 60619	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Document

Page 3 of 57

Case number (if known)

Case 16-04652	DOC T	Filea 05/12/10	Entered 02/15/16 14:18:00	Desc Mair
		Deaumont	Dogo 2 of E7	

ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are			orief description of each, see go to the top of page 1 and			C. § 342(b) for Individ	luals Filing for Bankruptcy	
	choosing to file under	☐ Chapter 7							
			Chapter 11						
			Chapter 12	hapter 12					
			Chapter 13						
3.	How you will pay the fee	•	about how yo	u may pay. Typically, if you attorney is submitting your p	are paying	the fee yourself, yo	ou may pay with cash	or local court for more details n, cashier's check, or money h a credit card or check with	
				the fee in installments. If e in Installments (Official Fo		e this option, sign a	and attach the Applic	ation for Individuals to Pay	
			I request that but is not req that applies to	t my fee be waived (You m uired to, waive your fee, and o your family size and you ar	ay reques may do s e unable t	o only if your incom o pay the fee in ins	e is less than 150% tallments). If you cho	of the official poverty line bose this option, you must fill	
			out the Applic	cation to Have the Chapter 7	riling ree	e warved (Oπiciai F	orm 103B) and file it	with your petition.	
).	Have you filed for bankruptcy within the	□ N							
	last 8 years?	Y	es.	Northorn District of					
			District	Northern District of Illinois - Chapter 13	When	11/21/15	Case number	15-39764	
			District	•	 When		Case number		
			District		When		Case number		
10.	Are any bankruptcy	■ N	0						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.						
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y		
			District		When		Case number, if	known	
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.					
		☐ Y	es. Has yo	ur landlord obtained an evic	tion judgm	ent against you and	d do you want to stay	in your residence?	
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About a	n Eviction Judgmer	nt Against You (Form	101A) and file it with this	

Debtor 1 Derek Thompson

Case number (if known)

Page 4 of 57 Document

12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Nam	e and location of bus	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Nam	e of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Num	ber, Street, City, Sta	te & ZIP Code
	it to this petition.		Chec	ck the appropriate bo	ox to describe your business:
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
				None of the above	е
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline	s. If you ins, cash- S.C. 1116	indicate that you are flow statement, and (6(1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am	not filing under Chap	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	t 4: Report if You Own or	Have Any	/ Hazard	ous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat	■ No.			
	of imminent and identifiable hazard to public health or safety?	What is the hazard?		the hazard?	
	property that needs immediate attention?			diate attention is , why is it needed?	
	For example, do you own perishable goods, or				
	livestock that must be fed, or a building that needs urgent repairs?		Where	is the property?	

Debtor 1 Derek Thompson

Debtor 1 **Derek Thompson**

Page 5 of 57 Document Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

2/15/16 2:15PM

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing about credit
counseling because of:	_

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 02/15/16 14:18:00 Case 16-04652 Doc 1 Filed 02/15/16

Desc Main

2/15/16 2:15PM Document Page 6 of 57 Case number (if known) Debtor 1 Derek Thompson

Par	t 6: Answer These Questi	ions for Rep	orting Purposes			
16.	What kind of debts do you have?		Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred be individual primarily for a personal, family, or household purpose."			
		[☐ No. Go to line 16b.			
		ı	Yes. Go to line 17.			
				ness debts? Business debts are debts ment or through the operation of the bus		
		[☐ No. Go to line 16c.			
		[☐ Yes. Go to line 17.			
		16c. S	State the type of debts you owe	e that are not consumer debts or busines	ss debts	
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7.	Go to line 18.		
	Do you estimate that after any exempt property is excluded and			you estimate that after any exempt prop ill be available to distribute to unsecured		
	administrative expenses are paid that funds will	1	□ No			
	be available for distribution to unsecured creditors?	[Yes			
18.	How many Creditors do	1 -49		☐ 1,000-5,000	□ 25,001-50,000	
	you estimate that you owe?	□ 50-99		☐ 5001-10,000	5 0,001-100,000	
		100-199		1 0,001-25,000	☐ More than100,000	
		200-999				
19.	How much do you	□ \$0 - \$50,000		☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?	\$50,001 - \$100,000		□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion	
			11 - \$500,000 11 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion	
20.	How much do you	□ \$0 - \$50	0,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion	
	estimate your liabilities to be?	□ \$50,001 - \$100,000		☐ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion	
			11 - \$500,000 11 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
		— \$500,00		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
Par	t 7: Sign Below					
For	you	I have exar	mined this petition, and I declar	re under penalty of perjury that the inform	mation provided is true and correct.	
				am aware that I may proceed, if eligible ef available under each chapter, and I ch	, under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.	
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request re	elief in accordance with the cha	apter of title 11, United States Code, spe	cified in this petition.	
		bankruptcy 1519, and	case can result in fines up to 33571.	oncealing property, or obtaining money of \$250,000, or imprisonment for up to 20 y		
		Derek Th		Signature of Debto	r 2	
		Signature of	of Debtor 1			
		Executed of		Executed on		
			MM / DD / YYYY	MM	/ DD / YYYY	

Debtor 1 **Derek Thompson**

Document Page 7 of 57

Case number (if known)

2/15/16 2:15PM

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Veronic	ca D. Joyner, Esq.	Date	February 15, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Veronica I	D. Joyner, Esq.		
Joyner La	w Office		
Firm name			
120 South	Sate Street		
Suite 200			
Chicago, I	L 60603		
Number, Street,	City, State & ZIP Code		
Contact phone	312-332-9001	Email address	vdjoyner@joynerlawoffice.com
6239246			
Bar number & St	tate		

		Docume	ent Page 8 of 57	2/15/16 2:15PN
Fill in this infor	mation to identify your	case:		
Debtor 1	Derek Thompson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	_
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	_
Case number _				☐ Check if this is an

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	132,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,200.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	150,200.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	155,456.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	26,926.00
	Your total liabilities	\$	182,382.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,761.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,907.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your content of	our other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a persona	ıl, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Desc Main Filed 02/15/16 Case 16-04652 Doc 1 Entered 02/15/16 14:18:00

Page 9 of 57
Case number (if known) Document Debtor 1 Derek Thompson

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 5,246.00 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clain	n
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

2/15/16 2:15PM Document Page 10 of 57 Fill in this information to identify your case and this filing: Debtor 1 **Derek Thompson** Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2.

1 1 What is the property? Check all that apply ☐ Single-family home Do not deduct secured claims or exemptions. Put the Street address, if available, or other description amount of any secured claims on Schedule D: □ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the П entire property? portion you own? City ZIP Code \$132,000.00 \$132,000.00 State Investment property ☐ Timeshare Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property ☐ At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: Location: 7825 S. Langley Ave., Chicago IL 60619

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for

pages you have attached for Part 1. Write that number here.......>>

Official Form 106A/B Schedule A/B: Property page 1

Yes. Where is the property?

Part 2: Describe Your Vehicles

\$132,000.00

Dob	tor 1	Case 16-		Filed 02/15/16 Document	Page 11 of 57	5/16 14:18:00 Case number (if known)	Desc Main	2/15/16 2:15PM
		Derek Thom		ehicles, motorcycles		ase number (ii known)		
		iis, iiucks, iiac	tors, sport utility ve	enicles, motorcycles				
_	No							
	Yes							
3.1		00050		Who has an interest in the	property? Check one	the amount of any s	red claims or exemp	chedule D:
	Mode Year:			■ Debtor 1 only □ Debtor 2 only			e Claims Secured by	
		oximate mileage:	100,000	Debtor 1 and Debtor 2 o	nly	Current value of the entire property?	e Current val	
	Other	r information:		☐ At least one of the debto	ors and another			
				Check if this is commu	nity property	\$15,000	00 \$	515,000.00
.p Part	ages y	ou have attach	ed for Part 2. Write		-			5,000.00
		n or have any		terest in any of the follow	ring items?		Current value portion you Do not deducted claims or exception.	own? ct secured
Ε	Example		nces, furniture, linens	s, china, kitchenware				
] No ■ Vaa	Dagariba						
_	■ Yes.	Describe						
			4 Rooms of Fur	niture - no lien				\$2,000.00
E	■ No	es: Televisions a		eo, stereo, and digital equip nedia players, games	oment; computers, prin	ters, scanners; music c	ollections; electro	nic devices
E	Example ■ No		d figurines; paintings, ions, memorabilia, co	prints, or other artwork; bo llectibles	oks, pictures, or other a	art objects; stamp, coin	or baseball card	collections;
9. E	quipme	ent for sports a	ographic, exercise, a	nd other hobby equipment;	bicycles, pool tables, g	olf clubs, skis; canoes	and kayaks; carpe	entry tools;
		Describe						
	No .		es, shotguns, ammun	ition, and related equipmer	ıt			

Desc Main Case 16-04652 Filed 02/15/16 Entered 02/15/16 14:18:00 Page 12 of 57

Case number (if known) 2/15/16 2:15PM Document Debtor 1 **Derek Thompson** 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... \$300.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Yes. Describe.... \$400.00 Watch 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,700.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **Chase Bank** Chicago, IL \$500.00 17.1. **Checking Only** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

Schedule A/B: Property

Doc 1

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Page 13 of 57

Case number (if known) 2/15/16 2:15PM Document Debtor 1 **Derek Thompson** No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Official Form 106A/B Schedule A/B: Property page 4

Debtor 1	Case 16-04652	Doc 1	Filed 02/15/16 Document	Entered 02/15/16 14:18:00 Page 14 of 57 Case number (if known)	Desc Main 2/15/16 2:15PM
	Com	pany name:		Beneficiary:	Surrender or refund value:
If you some ■ No	nterest in property that is on a re the beneficiary of a living one has died. Give specific information	ng trust, exped		ed nsurance policy, or are currently entitled to red	ceive property because
Exam ■ No	as against third parties, what parties: Accidents, employments. Describe each claim	nt disputes, in		iit or made a demand for payment s to sue	
■ No	contingent and unliquidat		every nature, includir	ng counterclaims of the debtor and rights t	o set off claims
■ No	nancial assets you did not . Give specific information	•			
	the dollar value of all of your art 4. Write that number h			ny entries for pages you have attached	\$500.00
Part 5: D	escribe Any Business-Related	Property You (Own or Have an Interest I	n. List any real estate in Part 1.	
■ No. G	own or have any legal or equit so to Part 6. Go to line 38.	able interest ir	n any business-related pro	pperty?	
	escribe Any Farm- and Comme you own or have an interest in fa			or Have an Interest In.	_
■ No	ou own or have any legal on b. Go to Part 7. es. Go to line 47.	r equitable in	nterest in any farm- or	commercial fishing-related property?	

53. **Do you have other property of any kind you did not already list?** *Examples:* Season tickets, country club membership

■ No

Part 7:

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

Describe All Property You Own or Have an Interest in That You Did Not List Above

\$0.00

Document **Derek Thompson**

Page 15 of 57

Case number (if known) Debtor 1 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$132,000.00 Part 2: Total vehicles, line 5 \$15,000.00 Part 3: Total personal and household items, line 15 57. \$2,700.00 Part 4: Total financial assets, line 36 \$500.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$18,200.00 Copy personal property total \$18,200.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$150,200.00

Official Form 106A/B Schedule A/B: Property page 6

		Docume	eni Pade 16 ol 57		
Fill in this info	rmation to identify your	case:			
Debtor 1	Derek Thompson				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is an amended filing	

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. \	Which set of exemptions are	you claiming?	Check one only.	even if	your spouse is	filing with	vou.
------	-----------------------------	---------------	-----------------	---------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Priof description of the preparty and line on Current value of the Amount of the exemption you claim

Schedule A/B that lists this property	portion you own	AIIIC	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Location: 7825 S. Langley Ave., Chicago IL 60619	\$132,000.00		\$15,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2008 Lexus GS350 100,000 miles Line from Schedule A/B: 3.1	\$15,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line Horr Schedule AVB. 3.1			100% of fair market value, up to any applicable statutory limit	
4 Rooms of Furniture - no lien	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
Line from Genedate A.B. G.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$300.00	•	\$300.00	735 ILCS 5/12-1001(a)
Line Horn Genedate A.B. TT.			100% of fair market value, up to any applicable statutory limit	
Watch Line from Schedule A/B: 12.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/D. 12-1			100% of fair market value, up to any applicable statutory limit	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main 2/15/16 2:15PM Document Page 17 of 57 **Derek Thompson** Debtor 1 Case number (if known) Brief description of the property and line on Schedule A/B that lists this property Current value of the Specific laws that allow exemption Amount of the exemption you claim portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Chase Bank** 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Chicago, IL 100% of fair market value, up to **Checking Only** any applicable statutory limit Line from Schedule A/B: 17.1 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Desc Main Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 2/15/16 2:15PM Document Page 18 of 57 Fill in this information to identify your case: Debtor 1 **Derek Thompson** Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column B Column C Column A 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion If any value of collateral. City of Chicago Describe the property that secures the claim: \$856.00 \$132,000.00 \$856.00 Creditor's Name Location: 7825 S. Langley Ave... Chicago IL 60619 **Department of Water** As of the date you file, the claim is: Check all that P.O. Box 6330 Chicago, IL 60680 □ Contingent Number, Street, City, State & Zip Code ■ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Date debt was incurred Last 4 digits of account number 2.2 Cook County Treasurer Describe the property that secures the claim: \$1,600.00 \$132,000.00 \$1,600.00 Creditor's Name Location: 7825 S. Langley Ave., Chicago IL 60619 As of the date you file, the claim is: Check all that P.O. Box 4468 apply. Carol Stream, IL 60197 ☐ Contingent Number, Street, City, State & Zip Code ■ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured Debtor 1 only Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit

Official Form 106D

community debt

Date debt was incurred

☐ Check if this claim relates to a

0000

☐ Other (including a right to offset)

Last 4 digits of account number

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 19 of 57

Debtor 1 Derek Thompson		Case number (if know)				
First Name Middle N	ame Last Name					
2.3 NationStar Mortgage	Describe the property that secures the cla	aim: \$135,000.00	\$132,000.00	\$3,000.00		
Creditor's Name	Location: 7825 S. Langley Ave., Chicago IL 60619					
P.O. Box 650783 Dallas, TX 75265	As of the date you file, the claim is: Check apply. Contingent	all that				
Number, Street, City, State & Zip Code	☐ Unliquidated☐ Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
■ Debtor 1 only	An agreement you made (such as mortga	age or secured				
☐ Debtor 2 only	car loan)					
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)				
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)	rtgage				
Date debt was incurred	Last 4 digits of account number					
Toyota Financial Services	Describe the property that secures the cla	aim: \$18,000.00	\$15,000.00	\$3,000.00		
Creditor's Name	2008 Lexus GS350 100,000 mile	s				
	, , , , , , , , , , , , , , , , , , , ,					
P.O. Box 5855	As of the date you file, the claim is: Check apply.	all that				
Carol Stream, IL 60197	Contingent					
Number, Street, City, State & Zip Code	☐ Unliquidated					
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.					
Debter 4 ank						
Debtor 1 only	car loan)	An agreement you made (such as mortgage or secured				
Debtor 2 only						
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)				
At least one of the debtors and another	<u> </u>	Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)					
Date debt was incurred	Last 4 digits of account number					
-	olumn A on this page. Write that number he	re: \$155,4	56.00			
If this is the last page of your form, add to Write that number here:	the dollar value totals from all pages.	\$155,4	56.00			
Part 2: List Others to Be Notified for	or a Debt That You Already Listed					
Use this page only if you have others to be to collect from you for a debt you owe to s	e notified about your bankruptcy for a debt to comeone else, list the creditor in Part 1, and d in Part 1, list the additional creditors here.	then list the collection agency h	ere. Similarly, if you have n	ore than one		
Name, Number, Street, City, State & 2 Codilis & Assoicates	Zip Code	On which line in Part 1 did you enter the creditor? 2.3				
15W030 North Frontage Rd Suite 100	ı	Last 4 digits of account number				
Burr Ridge, IL 60527						

Desc Main Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00

2/15/16 2:15PM Page 20 of 57 Document Fill in this information to identify your case: Debtor 1 **Derek Thompson** Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 **Capital One Bank** Last 4 digits of account number \$888.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 6492 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Best Case Bankruptcy

lacksquare Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Credit Card Debt

Document

2/15/16 2:15PM Page 21 of 57
Case number (if know)

Debtor	1 Derek Thompson	Case number (if know)	
4.2	Chase Nonpriority Creditor's Name	Last 4 digits of account number	\$250.00
	Cardmember Service P.O. box 15153 Wilmington, DE 19886	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card Debt	
4.3	Circuit County Circuit Court Nonpriority Creditor's Name	Last 4 digits of account number	\$3,790.00
		When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Citations	
4.4	City of Chicago	Last 4 digits of account number	\$700.00
	Nonpriority Creditor's Name Department of Finance P.O. Box 88292	When was the debt incurred?	
	Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Continued	
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated	
	Debtor 2 only	<u> </u>	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Citations	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 22 of 57

Jepto	Derek Inompson	Case number (if know)	
4.5	Credit One Bank Nonpriority Creditor's Name P.O. Box 98873	Last 4 digits of account number When was the debt incurred?	\$1,500.00
	Las Vegas, NV 89193 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card Debt	
1.6	Fifth Municipal District Courthouse Nonpriority Creditor's Name	Last 4 digits of account number	\$743.00
	10220 S. 76th Ave. Bridgeview, IL 60455	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Citations	
1.7	First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$397.00
	601 S. Minnesota Ave. Sioux Falls, SD 57104	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	■ Other. Specify Credit Card Debt	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 23 of 57

Case number (if know)

Debtor	Derek Thompson	Case number (if know)	
4.8	First Savings Credit Card	Last 4 digits of account number	\$1,500.00
	Nonpriority Creditor's Name P.O. Box 5019 Sioux Falls, SD 57117	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card Debt	
4.9	JC Penny	Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name P.O. Box 960090 Orlando, FL 32896	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card Debt	
4.10	Kay Jewelers	Last 4 digits of account number	\$2,800.00
	Nonpriority Creditor's Name P.O. Box 1799 Akron. OH 44309	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Пол	
	Debtor 1 only	Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Claim	
		· · ·	

Document

Page 24 of 57
Case number (if know) 2/15/16 2:15PM

Debtor	1 Derek Thompson	Case number (if know)	
4.11	Macys	Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name P.O. Box 9475 Minneapolis, MN 55440	When was the debt incurred?	
•	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	□ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card Debt	
4.12	Merrick Bank	Last 4 digits of account number	\$850.00
	Nonpriority Creditor's Name P.O. Box 5721 Hicksville, NY 11802	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card Debt	
4.13	Nordstrom Bank	Last 4 digits of account number	\$2,160.00
	Nonpriority Creditor's Name P.O. Box 79137 Phoenix, AZ 85062	When was the debt incurred?	
,	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	■ Other. Specify Credit Card Debt	
		'	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 25 of 57

Deptor	1 Derek Inompson	Case number (if know)	
4.14	Penn Credit Corp.	Last 4 digits of account number	\$3,790.00
	Nonpriority Creditor's Name P.O. Box 988 Harrisburg, PA 17108	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Citations	
4.15	Premier Bankcard Inc.	Last 4 digits of account number	\$250.00
	Nonpriority Creditor's Name Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Debt	
4.16	Premier Bankcard Inc.	Last 4 digits of account number	\$350.00
	Nonpriority Creditor's Name Arrow Financial Service 5996 W. Touhy Ave.	When was the debt incurred?	
	Niles, IL 60714 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	_	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Debt	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 26 of 57

Case number (if know)

Jebioi	Derek Hioliipson		
1.17	Quantum3 Group LLC	Last 4 digits of account number	\$2,910.00
	Nonpriority Creditor's Name Galaxy Asset Purchasing LLC P.O. Box 788	When was the debt incurred?	
	Kirkland, WA 98083		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Пол	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Claim	
1.18	Sam's Club/GEMB	Last 4 digits of account number	\$450.00
	Nonpriority Creditor's Name		· · · · · · · · · · · · · · · · · · ·
	P.O. Box 530942	When was the debt incurred?	
	Atlanta, GA 30353		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only		
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Debt	
1.19	Synchrony Bank	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name P.O. Box 960061	When was the debt incurred?	
	Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Claim	

Document

Page 27 of 57 Case number (if know)

4.20 Target National Bank		Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name P.O. Box 59317 Minneapolis, MN 55459	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	□ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	\square At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Debt	
4.21	The Friedell Clinic Nonpriority Creditor's Name	Last 4 digits of account number	\$98.00
	190 E. Delaware Chicago, IL 60611	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Claim	
4.22	Walmart/GEMB	Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name	-	
	P.O. Box 530927 Atlanta, GA 30353	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card Debt	
Part 3	List Others to De Netified About a Deb	4 That Vary Alacadus inted	
5. Use t trying more	his page only if you have others to be notified abo g to collect from you for a debt you owe to someo	out your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a co one else, list the original creditor in Parts 1 or 2, then list the collection agency here. Sim sted in Parts 1 or 2, list the additional creditors here. If you do not have additional perso	ilarly, if you have
-		On which entry in Part 1 or Part 2 did you list the original creditor?	
Arno	Id Scott Harris	ine 4.4 of (Check one):	
222 N	neys at Law Merchandise Mart Plaza, Ste. 19	■ Part 2: Creditors with Nonpriority Unsecured Claims	;
Chica	ago, IL 60654 L	ast 4 digits of account number	

Debtor 1 Derek Thompson

Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Case 16-04652

Document

2/15/16 2:15PM Page 28 of 57
Case number (if know) Debtor 1 Derek Thompson

Berek mempeen			
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?	
Sec of State	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Vehicle Services Department		■ Part 2: Creditors with Nonpriority Unsecured Claims	
501 S. Second St.		— 1 art 2. Greaters with Northholity offsecured claims	
Springfield, IL 62756	Last 4 digital of account growth as		
	Last 4 digits of account number		
Name and Address		2 did you list the original creditor?	
Sec of State	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Vehicle Services Department 501 S. Second St.		Part 2: Creditors with Nonpriority Unsecured Claims	
Springfield, IL 62756			
opgo.a, o oo	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?	
Secretary of State	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Compliance & Regulations		■ Part 2: Creditors with Nonpriority Unsecured Claims	
2701 S. Dirksen Parkway Springfield, IL 62723			
opringheid, in 02723	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?	
Secretary of State	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
D 6847-617-8		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Cook County Springfield, IL 62756			
Springileiu, iL 02/30	Last 4 digits of account number		
Name and Address	On which ontry in Part 1 or Part	2 did you list the original creditor?	
Secretary of State	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Compliance & Regulations		■ Part 2: Creditors with Nonpriority Unsecured Claims	
2701 S. Dirksen Parkway		— Full 2. Glodino Will Horpholity Globodica Glaimb	
Springfield, IL 62723	Last 4 digits of account number		
	Last 4 digits of account number		
Name and Address	•	2 did you list the original creditor?	
Secretary of State D 6847-617-8	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Cook County		Part 2: Creditors with Nonpriority Unsecured Claims	
Springfield, IL 62756			
,	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 26,926.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 26,926.00

2/15/16 2:15PM Page 29 of 57 Document Fill in this information to identify your case: Debtor 1 **Derek Thompson** Middle Name First Name Last Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Laura Thompson
7825 S. Langley
Chicago, IL 60619

State what the contract or lease is for
Month to Month residential lease agreement.

	0400 10 04002	Docume	nt Page 30 c	o <i>2</i> /10/10 14:10:00 of 57	2/15/16 2:15PN
Fill in this	information to identify your				
Debtor 1	Derek Thompson				
Dahtar 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num (if known)	ber				☐ Check if this is an amended filing
Officia	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
Arizon	hin the last 8 years, have you na, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spo	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		tates and territories include
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	vith you. List the person showr creditor on Schedule D (Officia hedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The credite Check all schedules the	or to whom you owe the debt nat apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line☐ Schedule G, line☐	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line☐ Schedule G, line☐	
-	Number Street			_	

City

State

ZIP Code

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 31 of 57

Fill	in this information to identify your c	ase:								
Del	otor 1 Derek Thom	pson								
	otor 2 use, if filing)									
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number 					□ A		ed filing ent showin	g postpetition ollowing date:	
0	fficial Form 106I					ī	1M / DD/ Y	/YYY		
S	chedule I: Your Inc	ome								12/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not fill r spouse is not filing w	ng jointly, and your ith you, do not inclu	spouse de infoi	is li rmati	ving with on abou	you, inc t your sp	lude infor ouse. If m	mation abou ore space is	t your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed				☐ Empl	,		
		, ,	☐ Not employed				☐ Not e	mployed		
	employers.	Occupation	Packer							
	Include part-time, seasonal, or self-employed work.	Employer's name	Mondelez Globa	al LLC						
	Occupation may include student or homemaker, if it applies.	Employer's address	3 Parkway North Suite 300 Deerfield, IL 600							
		How long employed to	here? 1 month	h			_			
Par	t 2: Give Details About Mor	nthly Income								
spou	mate monthly income as of the duse unless you are separated.	•	,	•	·	·		·	•	J
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informatio	in for all	emp	For Del	·		btor 2 or	you need
								non-fili	ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4	,695.17	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	4,69	95.17	\$	N/A	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 32 of 57

Debt	tor 1	Derek Thompson	_	C	ase number (<i>if kn</i>	own)	_			
				ı	For Debtor 1			For Debton		
	Cop	by line 4 here	4.	•	4,695	.17		\$	N/A	_
5.	List	t all payroll deductions:								
٥.	5a.	Tax, Medicare, and Social Security deductions	5a.	9	∮ 1,4 8 4	17	9	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.			.00		\$	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		·	.00	_	\$	N/A	_
	5d.	Required repayments of retirement fund loans	5d.	9		.00	_	\$	N/A	_
	5e.	Insurance	5e.	9	\$ 0	.00	_	\$	N/A	- -
	5f.	Domestic support obligations	5f.			.00	_	\$	N/A	_
	5g.	Union dues	5g.			.00	_	\$	N/A	_
	5h.	Other deductions. Specify:	5h.	+ ;			- + 5	Ď	N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$			_	\$	N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,211	.00	- (\$	N/A	_
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.	9	550	.00	,	\$	N/A	
	8b.	Interest and dividends	8b.			.00	_	\$	N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive	nt				-			-
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	9	6	.00	,	\$	N/A	
	8d.		8d.			.00	_	\$	N/A	_
	8e.	Social Security	8e.	9		.00		\$	N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ce 8f.	Ş		.00	-	\$	N/A	-
	8g.	Pension or retirement income	8g.	5		.00	_	\$	N/A	_
	8h.	Other monthly income. Specify:	8h.	+ :	0	.00	_ + 5	\$	N/A	-
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	550	.00		\$	N/A	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	 S	3,761.00	+ \$		N/A	= \$	3,761.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	Ľ		0,1 0 1100	Ľ			1 Li_	
11.	Incli othe Do	te all other regular contributions to the expenses that you list in <i>Schedu</i> ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not exify:	ur depe					I in <i>Schedu</i>	ıle J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certiles							\$Combin	3,761.00
12	Do	you expect an increase or decrease within the year after you file this for	m2						monthl	y income
13.		you expect an increase or decrease within the year after you file this form No. Yes. Explain:	111 f							
	_	•								

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 33 of 57

- :::					
	in this information to identify your case: otor 1 Derek Thompson		Check	c if this is:	
	otor 2 ouse, if filing)				ving postpetition chapter the following date:
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	OIS	<u></u>	MM / DD / YYYY	
1	ne number nown)				
	fficial Form 106J				
Be info	chedule J: Your Expenses as complete and accurate as possible. If two married people ar brighter or space is needed, attach another sheet to this mber (if known). Answer every question.				
Par					
1.	Is this a joint case? ■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?				
	No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Debt	or 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependents names.	Son		1	□ No ■ Yes
		Son		2	□ No ■ Yes
		Daughter		5	□ No ■ Yes
		Daughter		14	□ No ■ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				
Est	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless youngers as of a date after the bankruptcy is filed. If this is a suppolicable date.				
the	lude expenses paid for with non-cash government assistance i value of such assistance and have included it on <i>Schedule I:</i> \(\) ficial Form 106I.\(\)			Your expe	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. \$		1,103.00
	If not included in line 4:				
	 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 		4a. \$ 4b. \$ 4c. \$		0.00 0.00 0.00
	4d. Homeowner's association or condominium dues		4c. \$		0.00

5. Additional mortgage payments for your residence, such as home equity loans

0.00

Debtor 1		Derek Thompson			ber (if known)	
6.	Utilit	ies:				
٠.	6a.	Electricity, heat, natural gas		6a.	\$	350.00
	6b.	Water, sewer, garbage collection		6b.	\$	58.00
	6c.	Telephone, cell phone, Internet, sa	tellite, and cable services	6c.		130.00
	6d.	Other. Specify:	,	6d.	\$	0.00
7.	Food	and housekeeping supplies			\$	425.00
8.		lcare and children's education cos	sts	8.	\$	125.00
9.	Cloth	ning, laundry, and dry cleaning		9.	\$	80.00
10.		onal care products and services		10.	\$	65.00
11.	Medi	cal and dental expenses		11.	\$	100.00
		sportation. Include gas, maintenand	ce, bus or train fare.		•	
		ot include car payments.	,	12.	\$	300.00
13.	Ente	rtainment, clubs, recreation, news	papers, magazines, and books	13.	\$	25.00
14.	Char	itable contributions and religious	donations	14.	\$	25.00
15.	Insur	ance.				
		ot include insurance deducted from y	our pay or included in lines 4 or 20.			
		Life insurance		15a.		0.00
	15b.	Health insurance		15b.	·	0.00
	15c.	Vehicle insurance		15c.	\$	121.00
	15d.	Other insurance. Specify:		15d.	\$	0.00
16.			m your pay or included in lines 4 or 20.			
	Spec			16.	\$	0.00
17.		Ilment or lease payments:			•	
		Car payments for Vehicle 1		17a.	•	0.00
		Car payments for Vehicle 2		17b.	·	0.00
		Other. Specify:		17c.	·	0.00
		Other. Specify:		17d.	\$	0.00
18.			ce, and support that you did not report as		¢	0.00
10			edule I, Your Income (Official Form 106I).	. 10.	· ·	
19.		r payments you make to support o	others who do not live with you.	40	\$	0.00
20	Spec		ded in lines 4 or 5 of this form or on Sch	19.	our Incomo	
20.		Mortgages on other property	ded in lines 4 or 5 or this form or on Sch	20a.		0.00
		Real estate taxes		20b.	· -	0.00
		Property, homeowner's, or renter's	incurance	20b. 20c.	·	0.00
		Maintenance, repair, and upkeep e		20d.	·	0.00
		Homeowner's association or condo		20u. 20e.		
24			ininium dues		φ +\$	0.00
21.	Otne	r: Specify:		21.	+\$	0.00
22.	Calc	ulate your monthly expenses				
	22a.	Add lines 4 through 21.			\$	2,907.00
	22b.	Copy line 22 (monthly expenses for I	Debtor 2), if any, from Official Form 106J-2		\$	·
		Add line 22a and 22b. The result is			\$	2,907.00
	220.	Tida iirie 22a aria 22b. Trie resait is	your monthly expenses.			2,307.00
23.		ulate your monthly net income.				
	23a.	Copy line 12 (your combined month	nly income) from Schedule I.	23a.	\$	3,761.00
	23b.	Copy your monthly expenses from	line 22c above.	23b.	-\$	2,907.00
	23c.	Subtract your monthly expenses from		00-	e	854.00
		The result is your monthly net incor	me.	23c.	\$	034.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form?						
24.			e in your expenses within the year after your car loan within the year or do you expect your			e or decrease because of a
		cation to the terms of your mortgage?	sa. sa. loan main the your or do you expect your	origago po	.,оп. ю шогоаз	5 5. 55010400 5004400 01 4
	■ No	, , ,				
	— 1€	55. LAPIGITITIES.				

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 35 of 57

Fill in this infor	mation to identify your	case:			
Debtor 1					
Debior 1	Derek Thompson First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declarat	tion About a	n Individual	Debtor's Scl	hedules	12/15
	ľ8 U.S.C. §§ 152, 1341, 1 in Below	1519, and 35/1.			
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				y Petition Preparer's Notice, Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	d with this declaration an	d
X /s/ Dei	rek Thompson		X		
Derek	Thompson are of Debtor 1		Signature of I	Debtor 2	
Date	February 15, 2016		Date		

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Document Page 36 of 57

Fil	l in this inform	nation to identify your	case:			
De	ebtor 1	Derek Thompson	Middle Name	Last Name		
De	ebtor 2		made Hamb	Zaot Hamb		
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Ur	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
	ase number				_	heck if this is an mended filing
St Be	as complete a	of Financial A	ble. If two married people a		equally responsible for sup	
		ore space is needed,). Answer every ques		this form. On the top of an	y additional pages, write yo	ur name and case
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	s?			
	☐ Married■ Not marr	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you li	ived in the last 3 years. Do n	ot include where you live nov	ı.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. sta					nity property state or territor ico, Texas, Washington and V	
	■ No □ Yes. Mal	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Pa	rt 2 Explain	n the Sources of You	r Income			
4.	Fill in the total	I amount of income yo	u received from all jobs and	g a business during this yeall businesses, including part e together, list it only once ur		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$2,100.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main

Document Page 37 of 57
Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
		ndar year: December	31, 2015)	■ Wages, commissions, bonuses, tips	\$8,100.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a b	ousiness	
		ndar year be December		■ Wages, commissions, bonuses, tips	\$37,000.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a b	ousiness	
	gambling List each	and lottery v	vinnings. If yo	enefit payments; pensions; re ou are filing a joint case and y ome from each source separa	ou have income that you re	ceived together, list	it only once	
				Dalitan 4		Daletano		
				Debtor 1 Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of inco Describe below.		Gross income (before deductions and exclusions)
		ndar year: December	31. 2015)	Rental Income	\$8,100.00			
Pa 6.	Are eithe	Per Debtor 1's Neither Deindividual p During the No. Yes * Subject	s or Debtor 2 ebtor 1 nor I primarily for a 90 days before Go to line 7 List below paid that contincted to adjustmen	Made Before You Filed for a Made Before You Filed for a Section 2 has primarily consume a personal, family, or househouse you filed for bankruptcy, do for a section. Do not include payment at on 4/01/16 and every 3 years or both have primarily consider.	r debts? umer debts. Consumer debold purpose." id you pay any creditor a tot id a total of \$6,225* or more ints for domestic support obl his bankruptcy case. rs after that for cases filed o	al of \$6,225* or mone in one or more paying ations, such as ch	re? rments and t illd support a	he total amount you and alimony. Also, do
	_ 100	During the	90 days befo	ore you filed for bankruptcy, d		al of \$600 or more?		
		■ No. □ Yes	include pay	each creditor to whom you pa ments for domestic support of for this bankruptcy case.				
	Credito	r's Name and	d Address	Dates of payme	ent Total amount paid	Amount you still owe	Was this p	payment for

Debtor 1 Derek Thompson

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main

Document Page 38 of 57

Case number (if known)

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address **Total amount** Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? 9 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number NationStar Mortgage vs. Derek **Foreclosure** Circuit Court of Cook Pending **Thompson** County □ On appeal 15 CH 006347 Chicago, I □ Concluded Sheriff's Sale on February 18, 2016 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο П Yes

Debtor 1

Derek Thompson

2/15/16 2:15PM

Entered 02/15/16 14:18:00 Desc Main Doc 1 Filed 02/15/16 Case 16-04652 Page 39 of 57
Case number (if known)

Document

2/15/16 2:15PM

Par	t 5: List Certain Gifts and Contributions			
3.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gifts with a total value of mor	e than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
4.	Within 2 years before you filed for bankrup No Yes. Fill in the details for each gift or co	otcy, did you give any gifts or contributions with a to	otal value of more than	\$600 to any charity
	Gifts or contributions to charities that to more than \$600 Charity's Name		Dates you contributed	Value
D-1	Address (Number, Street, City, State and ZIP Code) t 6: List Certain Losses			
5.	disaster, or gambling? ■ No □ Yes. Fill in the details.	tcy or since you filed for bankruptcy, did you lose a	nything because of the	
	how the loss occurred	Describe any insurance coverage for the loss include the amount that insurance has paid. List bending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property los
Par	t 7: List Certain Payments or Transfers			
6.	consulted about seeking bankruptcy or pr	tcy, did you or anyone else acting on your behalf pa eparing a bankruptcy petition? eparers, or credit counseling agencies for services requ		rty to anyone you
	□ No ■ Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount o paymen
	Joyner Law Office 120 South Sate Street Suite 200 Chicago, IL 60603 vdjoyner@joynerlawoffice.com	Attorney Fees	2/9/2016	\$490.00
7.		tcy, did you or anyone else acting on your behalf pa tors or to make payments to your creditors? ou listed on line 16.	y or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.			
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount o
٥	Within 2 years before you filed for bankru	ntoy did you sell trade or otherwise transfer any n	roperty to anyone othe	r than property

transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

Debtor 1 Derek Thompson

Document

Page 40 of 57

2/15/16 2:15PM

Debtor 1 **Derek Thompson**

Case number (if known) include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) ☐ Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance account number instrument before closing or Address (Number, Street, City, State and ZIP closed, sold, Code) moved, or transfer transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy No Yes. Fill in the details. Do you still Name of Storage Facility Who else has or had access Describe the contents Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code) Where is the property? (Number, Street, City, State and ZIP

Describe the property

Value

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Page 41 of 57
Case number (if known) Document

Debtor 1 **Derek Thompson**

2/15/16 2:15PM

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

		Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.									
Rep	ort a	II notices, releases, and proceedings th	nat you know about, regardless of whe	1 they oc	curred.					
24.	Has	any governmental unit notified you tha	t you may be liable or potentially liable	under or	r in violation of an environn	nental law?				
		No Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		ironmental law, if you w it	Date of notice				
25.	Hav	e you notified any governmental unit of	any release of hazardous material?							
		No Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		ironmental law, if you w it	Date of notice				
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.									
		No Yes. Fill in the details.								
	Case Title Case Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature o	of the case	Status of the case				
Pa	rt 11:	Give Details About Your Business or	Connections to Any Business							
27.	Witl	hin 4 years before you filed for bankrup	tcy, did you own a business or have ar	y of the f	following connections to ar	y business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
		☐ An owner of at least 5% of the voting or equity securities of a corporation								
	■ No. None of the above applies. Go to Part 12.									
	Yes. Check all that apply above and fill in the details below for each business.									
	Bu	siness Name	Describe the nature of the business		ployer Identification number					
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security number Dates business existed					
				Dat	JAIOLOU					

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main 2/15/16 2:15PM Page 42 of 57 Document **Derek Thompson** Case number (if known) Debtor 1 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. ☐ Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Derek Thompson Signature of Debtor 2 **Derek Thompson** Signature of Debtor 1 Date February 15, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No
□ Yes

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

2/15/16 2:15PM

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

2/15/16 2:15PM

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

2/15/16 2:15PM

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received , \$**490.00**

toward the flat fee, leaving a balance due of \$3,510.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: February 15, 2016	
Signed:	
/s/ Derek Thompson	/s/ Veronica D. Joyner, Esq.
Derek Thompson	Veronica D. Joyner, Esq. 6239246
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amounts	are blank. Local Bankruptcy Form 23c

Case 16-04652 Doc 1 Filed 02/15/16 Entered 02/15/16 14:18:00 Desc Main Page 52 of 57 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

				Not the m District of Time	UIS		
In re	Derek Thomp	son		Debtor(s)	Case No Chapter		
				Debtor(s)	Cnapter	13	
	DIS	SCL	OSURE OF COM	PENSATION OF ATT	ORNEY FOR D	EBTOR(S	5)
c	compensation paid	o me	within one year before the	2016(b), I certify that I am the ate filing of the petition in bankrup	tcy, or agreed to be pa	id to me, for se	
	For legal service	ces, I	have agreed to accept		\$	4,000.0	00_
				ived		490.0	00_
	Balance Due				\$	3,510.0	00_
2. 1	The source of the co	mpen	sation paid to me was:				
	■ Debtor		Other (specify):				
3. Т	The source of comp	ensati	on to be paid to me is:				
	Debtor		Other (specify):				
4. I	I have not agree	ed to s	hare the above-disclosed	compensation with any other pers	son unless they are me	mbers and asso	ociates of my law firm.
I				pensation with a person or person ne names of the people sharing in			of my law firm. A
5. 1	In return for the abo	ove-di	sclosed fee, I have agreed	to render legal service for all asp	pects of the bankruptcy	case, includin	g:
b c	o. Preparation and Representation of I. [Other provision Negotiati reaffirma 522(f)(2)(filing of the as as n ons v tion a	of any petition, schedules debtor at the meeting of cateded] with secured creditors agreements and applier avoidance of liens of	rendering advice to the debtor in s, statement of affairs and plan whereditors and confirmation hearing to reduce to market value; cations as needed; preparate n household goods. Represilef from stay actions or any	nich may be required; g, and any adjourned h exemption plannin ion and filing of me sentation of the del	earings thereof g; preparation otions pursu otors in any o	on and filing of ant to 11 USC
6. E	By agreement with	he de	btor(s), the above-disclose	ed fee does not include the follow	ving service:		
				CERTIFICATION			
I this ba	certify that the foreankruptcy proceedi	egoing ng.	g is a complete statement of	of any agreement or arrangement	for payment to me for	representation	of the debtor(s) in
Fe	ebruary 15, 2016			/s/ Veronica D	. Joyner, Esq.		
	ate				oyner, Esq. 6239246 orney ffice	S	

Chicago, IL 60603 312-332-9001 Fax: 312-332-9003 vdjoyner@joynerlawoffice.com

Name of law firm

2/15/16 2:15PM

2/15/16 2:15PM

United States Bankruptcy Court Northern District of Illinois

		1 (of the H District of Immors		
In re	Derek Thompson		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	35
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct	to the best of my
Date:	February 15, 2016	/s/ Derek Thompson Derek Thompson		

Arnold Scott Harris Attorneys at Law 222 Merchandise Mart Plaza, Ste. 19 Chicago, IL 60654

Capital One Bank P.O. Box 6492 Carol Stream, IL 60197

Chase Cardmember Service P.O. box 15153 Wilmington, DE 19886

Circuit County Circuit Court

City of Chicago Department of Finance P.O. Box 88292 Chicago, IL 60680

City of Chicago Department of Water P.O. Box 6330 Chicago, IL 60680

Codilis & Assoicates 15W030 North Frontage Rd Suite 100 Burr Ridge, IL 60527

Cook County Treasurer P.O. Box 4468 Carol Stream, IL 60197

Credit One Bank P.O. Box 98873 Las Vegas, NV 89193

Fifth Municipal District Courthouse 10220 S. 76th Ave. Bridgeview, IL 60455

First Premier Bank 601 S. Minnesota Ave. Sioux Falls, SD 57104

First Savings Credit Card P.O. Box 5019 Sioux Falls, SD 57117

JC Penny P.O. Box 960090 Orlando, FL 32896

Kay Jewelers P.O. Box 1799 Akron, OH 44309

Laura Thompson 7825 S. Langley Chicago, IL 60619

Macys P.O. Box 9475 Minneapolis, MN 55440

Merrick Bank P.O. Box 5721 Hicksville, NY 11802

NationStar Mortgage P.O. Box 650783 Dallas, TX 75265

Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062

Penn Credit Corp. P.O. Box 988 Harrisburg, PA 17108

Premier Bankcard Inc. Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714 Premier Bankcard Inc. Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714

Quantum3 Group LLC Galaxy Asset Purchasing LLC P.O. Box 788 Kirkland, WA 98083

Sam's Club/GEMB P.O. Box 530942 Atlanta, GA 30353

Sec of State Vehicle Services Department 501 S. Second St. Springfield, IL 62756

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Secretary of State Compliance & Regulations 2701 S. Dirksen Parkway Springfield, IL 62723

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Secretary of State Compliance & Regulations 2701 S. Dirksen Parkway Springfield, IL 62723

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Target National Bank P.O. Box 59317 Minneapolis, MN 55459

The Friedell Clinic 190 E. Delaware Chicago, IL 60611

Toyota Financial Services P.O. Box 5855 Carol Stream, IL 60197

Walmart/GEMB P.O. Box 530927 Atlanta, GA 30353